

## Underwriting

### The National Difference!

Our combination of in-house underwriters, understanding of carrier niches and leveraging our strong carrier relationships will equate to more cases than ever being placed for you. We operate with a sense of urgency with every action disclosed to you via a secure website. Our team of experts will find solutions to the difficult cases. We will turn those closed files into placed premium for you.

Never in our underwriting history has it been so important to find the right life insurance company for your client. Every insurance company underwrites differently and every case is different. If you send your same client to ten different insurance companies, it's not unusual to receive ten different offers. The company that is most aggressive on this case won't be on the next.

Underwriting is the number one factor between success and failure for life insurance cases. If you had quoted your client \$4,000 premium and it comes back issued at \$12,000, on average you have less than a 5% chance of placing that case.

- ▶ "My client has some health issues. Which life insurance company will be best?"
- ▶ "I think my client should get standard or preferred, but this case is too important to guess."

### How do you find the very best rating and policy for your client?

Leave this to the experts at National Brokerage. National's staff of experienced life underwriters will find the best offer for your client. We search from over 40 carriers to determine the best offer for you. For each case we pay for all underwriting expenses (average case is over \$1,000) at no burden to you. We invest in you and your case because we believe in you, and we believe in our ability to place the case.

*"I used to know where to send certain types of clients, but now there is no clear answer. National's underwriting team goes out and finds the best offer for my client. It just gives me peace of mind knowing that I found my client the very best deal"*

- Agent: R. Nelson, MN

*"Last year I had a very important case to me that was rated table four and my National rep asked for a shot at it. I don't know how but they got a standard issue and I was able to place the case. The bottom line is their effort had a huge impact on me and my client. I'm sending all my business to National now."*

- Agent: C. Smith, NC

#### NEXT STEP

- ▶ Complete our preliminary application.
- ▶ We will review and order APS's (Attending Physician Statements) or determine if it's an obvious approval or decline. We have a designated APS team that will rush this process.
- ▶ After APS's are received, our life underwriters will review and summarize. Then we will expedite the case to the carriers.
- ▶ Carriers will post offers directly into our system, all of which we will share with you.
- ▶ Submitting the formal application: We will provide a populated application to you. Formal underwriting is 75% complete because of the informal offer.

Call or click to get started today!

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Transparent Objective Professional

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